

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 16-15584-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Paul J. Cavanaugh  
125 Dey Grove Rd  
Monroe Twsp, NJ 08831

JoAnn M. Cavanaugh  
125 Dey Grove Rd  
Monroe Twsp, NJ 08831

Social Security No.:

xxx-xx-1902

xxx-xx-9385

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on February 16, 2017.

On 6/20/2018 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Michael B. Kaplan on:

Date: July 24, 2018

Time: 10:00 AM

Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: June 21, 2018

JAN: vpm

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Paul J. Cavanaugh  
 JoAnn M. Cavanaugh  
 Debtors

Case No. 16-15584-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 185

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Jun 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2018.

db	+Paul J. Cavanaugh, 125 Dey Grove Rd, Monroe Twsp, NJ 08831-5803
jdb	+JoAnn M. Cavanaugh, 125 Dey Grove Rd, Monroe Twsp, NJ 08831-5803
lm	PNC Mortgage, E. Todd Chamberlain, CEO, PO Box 1820, Dayton, OH 45401-1820
517560553	+ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
516133606	+AGAR Leasing LTD d/b/a GM Financial Leasing, PO BOX 183692, Arlington, TX 76096-3692
516078222	+Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
516078224	+Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
516078225	+Cap1/l&t, Po Box 30253, Salt Lake City, UT 84130-0253
516334418	+Federal Home Loan Mortgage Corporation, c/o PNC Mortgage, a division of PNC Bank, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5421
516078228	Furniturebar, Csc1 Dispute Team, Des Moines, IA 50306
516078229	+GM Financial, P.O Box 181145, Arlington, TX 76096-1145
516078231	+PNC Bank, 1730 Oak Tree RD, Edison, NJ 08820-2811
516309151	+PNC Bank N.A., PO Box 94982, Cleveland, Oh 44101-4982
516078232	+PNC Mortgage, C/O KML Law Group, P.C, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
516676925	+PNC Mortgage, a division of PNC Bank, NA, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5421
516286546	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jun 22 2018 00:30:25 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 22 2018 00:30:21 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516165095	E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 22 2018 00:28:11 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516078226	+E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 22 2018 00:28:41 Capital One Bank Usa N, Pob 30281, Salt Lake City, UT 84130-0281
516307387	+E-mail/Text: bnc@bass-associates.com Jun 22 2018 00:29:25 Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
516078230	+E-mail/Text: bnckohlsnotices@becket-lee.com Jun 22 2018 00:29:31 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
516190592	+E-mail/Text: bankruptcydpt@mcsmc.com Jun 22 2018 00:30:21 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516334358	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 22 2018 00:45:21 Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516334444	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 22 2018 00:28:15 Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
516078233	+E-mail/PDF: gecsedirecoverycorp.com Jun 22 2018 00:27:34 Synch/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
516078234	+E-mail/PDF: gecsedirecoverycorp.com Jun 22 2018 00:28:31 Synch/jcp, Po Box 965007, Orlando, FL 32896-5007

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516078223*	+Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
516078227*	+Capital One Bank Usa N, Pob 30281, Salt Lake City, UT 84130-0281

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 23, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 185

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Total Noticed: 27

Date Rcvd: Jun 21, 2018

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Federal Home Loan Mortgage Corporation  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Robert C. Nisenson on behalf of Debtor Paul J. Cavanaugh rnisenson@aol.com,  
nisensonlaw@aol.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com  
Robert C. Nisenson on behalf of Joint Debtor JoAnn M. Cavanaugh rnisenson@aol.com,  
nisensonlaw@aol.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

TOTAL: 5